

Information to identify the case:

Debtor 1	Steven Hicks	Social Security number or ITIN	xxx-xx-4641
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-11291-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Hicks

7/2/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Steven Hicks
DebtorCase No. 19-11291-CMG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 1
Total Noticed: 12

Date Rcvd: Jul 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2020.

db #Steven Hicks, 204 Cedar St, Lakehurst, NJ 08733-2904
 aty +Phelan, Hallinan, Diamond & Jones, 400 Fellowship Rd Suite 100, Mt. Laurel, NJ 08054-3437
 lm +SLS, 8742 Lucent Blvd., Ste. 300, Highlands Ranch, CO 80129-2386
 517980312 1st Crd Srvc, 377 Hoes Ln, Piscataway, NJ 08854-4138
 517980313 Eileen Krynicki, 903 D Stratford Ct, Toms River, NJ 08753
 518101095 Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
 517980314 Phelan Hallinan & Diamond, & Jones, PC, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
 517980315 Retro Fitness of Toms River, 1214 Route 37 E, Toms River, NJ 08753-5752
 517980316 Specialized Loan Servicing, LLC, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
 518039144 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 03 2020 01:40:50 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 03 2020 01:40:44 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Daniel E. Straffi on behalf of Debtor Steven Hicks bkclient@straffilaw.com,
 G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com
 Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
 as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series
 2007-9 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Keri P. Ebeck on behalf of Creditor Specialized Loan Servicing, LLC as Servicer for The Bank
 of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS,
 Inc., Asset-Backed Certificates, Series 2007-9 kebeck@bernsteinlaw.com,
 jbluemle@bernsteinlaw.com
 Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
 as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series
 2007-9 rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6